	I and the second	
1	MARY ANN SMITH Deputy Commissioner DOUGLAS M. GOODING Assistant Chief Counsel ERIK BRUNKAL (State Bar No. 166086) Senior Counsel Department of Business Oversight	
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8	BEFORE THE DEPARTMENT OF BUSINESS OVERSIGHT	
9	OF THE STATE OF CALIFORNIA	
10	In the Matter of) CRD NO.s: 156868 & 1206887
11	THE COMMISSIONER OF BUSINESS) 1. ORDER DENYING THE
12	OVERSIGHT,) INVESTMENT ADVISER) CERTIFICATE APPLICATION OF
13	Complainant,	SAVING2RETIRE, LLC
14	V.	2. ORDER BARRING MARIAN P. YOUNG FROM ANY POSITION OF
15	SAVING2RETIRE, LLC and MARIAN P. YOUNG, an individual) EMPLOYMENT, MANAGMENENT OR CONTROL OF ANY
16) INVESTMENT ADVISER, BROKER- DEALER OR COMMODITY
17	Respondents.) ADVISER
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20	On November 23, 2105, the Complainant, Commissioner of Business Oversight, issued a	
21	Statement of Issues and Accusation in Support of the Notice of Intention to Issue Orders (1) Denying	
22	the Investment Adviser Certificate Application of Saving2Retire, LLC, and (2) Barring Marian P.	
23	Young from Any Position of Employment, Management, or Control of Any Investment Adviser,	
24	Broker-Dealer or Commodity Adviser pursuant to Corporations Code sections 25232 and 25232.1,	
25	respectively.	
26	On December 2, 2015, Respondents Saving2Retire, LLC and Marian P. Young were served	
27	with the Commissioner's Notice of Intention to Issue the aforementioned Orders, the Statement of	
28	Issues and Accusation, the Statement to Respondents, a Notice of Defense, and Government Code	
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ORDER DENYING INVESTMENT ADVISER CERTIFICATE OF SAVING2RETIRE, LLC, and BARRING MARIAN P. YOUNG FROM EMPLOYMENT, MANAGEMENT or CONTROL of ANY INVESTMENT ADVISER, BROKER-DEALER OR COMMODITY ADVISER

sections 11507.5, 11507.6, and 11507.7.

The Notice of Intention to Issue Orders specifically informed Respondents that unless a request for a hearing, as evidenced by the mailing or delivery of the Notice of Defense, was received by the Commissioner within 30 days after the Statement was personally served on Respondents, the orders may be entered at any time thereafter without a hearing. To date, no request for a hearing has been made by Respondents.

NOW GOOD CAUSE APPEARING THEREFORE, IT IS ORDERED:

- (1) The application for an Investment Adviser Certificate filed by Saving2Retire, LLC is DENIED pursuant to Corporations Code section 25232; and,
- (2) Marian P. Young is hereby barred from any position of employment, management, or control of any Investment Adviser, Broker-Dealer, or Commodity Adviser pursuant to Corporations Code section 25232.1.

These Orders are necessary, in the public interest, for the protection of investors, and consistent with the purposes, policies, and provisions of the Corporate Securities Law.

Dated: March 14, 2016 Sacramento, California

JAN LYNN OWEN Commissioner of Business Oversight

By______ MARY ANN SMITH Deputy Commissioner Enforcement Division